

Information to identify the case:

Debtor 1	<u>Lisa Ann Scott</u>	Social Security number or ITIN	xxx-xx-5241
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-25537-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lisa Ann Scott

9/21/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Lisa Ann Scott
Debtor

Case No. 17-25537-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 21, 2022

User: admin
Form ID: 3180W

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Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2022:

Recip ID	Recipient Name and Address
db	Lisa Ann Scott, 20 Karen Ct, Manchester, NJ 08759-5685
sp	+ Sima Milgraum, 70 S. Orange St., Livingston, NJ 07039-4910
519207267	+ BSI FINANCIAL SERVICES AS, SERVICER FOR UNITED SECURITY, FINANCIAL CORP, CUSTOMER CARE, 314 S FRANKLIN ST, 2ND FLOOR TITUSVILLE, PA 16354-2168
516976313	Myriad Emergency Physicians, LLC, 1140 Route 72 W, Manahawkin, NJ 08050-2412
517177638	+ United Security Financial Corp., c/o RoundPoint Mortgage Servicing Corp, 5016 Parkway Plaza Blvd, Suite 200, Charlotte, NC 28217-1930

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 21 2022 20:25:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 21 2022 20:25:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516976301	EDI: BANKAMER.COM	Sep 22 2022 00:18:00	Bank of America, NC4-102-03-14, PO Box 26012, Greensboro, NC 27420-6012
516976302	EDI: BANKAMER.COM	Sep 22 2022 00:18:00	Bk of Amer, 4909 Savarese Cir, Tampa, FL 33634-2413
517129532	Email/PDF: bncnotices@becket-lee.com	Sep 21 2022 20:26:59	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516976305	EDI: DISCOVER.COM	Sep 22 2022 00:18:00	Discover Bank, PO Box 30954, Salt Lake City, UT 84130-0954
516983329	EDI: DISCOVER.COM	Sep 22 2022 00:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516976306	EDI: DISCOVER.COM	Sep 22 2022 00:18:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
516976307	EDI: DISCOVER.COM	Sep 22 2022 00:18:00	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
516976308	EDI: DISCOVERPL	Sep 22 2022 00:18:00	Discover Personal Loan, Attention: Bankruptcy, PO Box 30954, Salt Lake City, UT 84130-0954
517029010	+ EDI: DISCOVERPL	Sep 22 2022 00:18:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
516976309	Email/Text: bncnotifications@pheaa.org	Sep 21 2022 20:25:00	Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
516976304	EDI: JPMORGANCHASE	Sep 22 2022 00:18:00	Chase Card, Attn: Correspondence Dept, PO Box

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516976303	EDI: JPMORGANCHASE	Sep 22 2022 00:18:00	15298, Wilmington, DE 19850-5298 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
517199234	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Sep 21 2022 20:25:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
516976310	Email/Text: key_bankruptcy_ebnc@keybank.com	Sep 21 2022 20:25:00	Keybank NA, 4910 Tiedeman Rd, Brooklyn, OH 44144-2338
516976311	Email/Text: PBNCNotifications@peritussservices.com	Sep 21 2022 20:25:00	Kohls/Capital One, Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043
516976312	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 21 2022 20:25:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
517144633	Email/Text: Bankruptcy.Notices@pnc.com	Sep 21 2022 20:25:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
516976314	Email/Text: Bankruptcy.Notices@pnc.com	Sep 21 2022 20:25:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4704
517153481	Email/Text: bncnotifications@phea.org	Sep 21 2022 20:25:00	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519207268	*+	BSI FINANCIAL SERVICES AS, SERVICER FOR UNITED SECURITY, FINANCIAL CORP, CUSTOMER CARE, 314 S FRANKLIN ST, 2ND FLOOR, TITUSVILLE, PA 16354-2168
516976315	##	Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor United Security Financial Corp. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor United Security Financial Corp. kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

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R. A. Lebron

on behalf of Creditor BSI Financial Services as servicer for Government National Mortgage Association
bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor BSI FINANCIAL SERVICES AS SERVICER FOR UNITED SECURITY FINANCIAL CORP
bankruptcy@fskslaw.com

Rebecca Ann Solarz

on behalf of Creditor United Security Financial Corp. rsolarz@kmlawgroup.com

Scott J. Goldstein

on behalf of Debtor Lisa Ann Scott sjg@sgoldsteinlaw.com
cmecf.sgoldsteinlaw@gmail.com;notices@uprightlaw.com;g31979@notify.cincompass.com;goldstein.scottb107612@notify.bestcase.com

Sherri Jennifer Smith

on behalf of Creditor BSI FINANCIAL SERVICES AS SERVICER FOR UNITED SECURITY FINANCIAL CORP
ssmith@pincuslaw.com brausch@pincuslaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9